

Your Benefits at a Glance 2015



Benefits for State of Iowa Employees

State Police Officers Council (SPOC)-covered Employees

Peace Officer Cadets are eligible for benefits available to non-contract employees. The DAS Benefits website (<http://benefits.iowa.gov>) contains information on non-contract employee benefits.

Your 2015 Benefits at a Glance

The State of Iowa's commitment to its employees is demonstrated by the compensation and benefits package provided to you by the State of Iowa. In addition to your direct compensation as a State of Iowa employee, a significant amount is spent on the benefit plans available to you and your family.

This document provides highlights of the State of Iowa benefits. Because it is only a summary, it cannot be considered a legal document. More detailed information about the State's employee benefits can be found at two Department of Administrative Services – Human Resources Enterprise's websites, Benefits (<http://benefits.iowa.gov>) and Retirement Investors' Club (RIC) (<http://ric.iowa.gov>), and at the Iowa Public Employees' Retirement System (IPERS) (<http://www.ipers.org>) website. The benefits described herein are subject to change. Nothing herein shall be construed as a guarantee of future benefits.

General Information

Benefit Eligibility

You are eligible to participate in the State of Iowa's benefit program if you are a permanent (non-temporary) or probationary employee and:

- Work at least 20 hours a week for
 - Health Insurance
 - Dental Insurance
 - Flexible Spending Accounts
 - Retirement Investors' Club (RIC)*
- Work at least 30 hours a week for
 - Life Insurance
 - Long Term Disability Insurance

* Eligibility requirements do not apply to employees who are eligible for RIC's tax-sheltered annuity program, or to employees who have a fixed annual salary.

Eligible Family Members for Health and Dental Insurance

Eligible family members for health and dental insurance coverage are:

- Your spouse (a husband or wife as the result of a marriage that is legally recognized in Iowa. This does not include a spouse from whom you are legally separated or divorced.)
- Your children through the end of the calendar year in which they turn age 26
- Your unmarried children over the age of 26 who are full-time students
- Your unmarried children who are totally and permanently disabled prior to age 27

Annual Enrollment and Change Period

In the fall of each year, there is an enrollment and change period for health and dental insurance, life insurance, flexible spending accounts, and electing to have premiums taken on a pre-tax or post-tax basis. This is the only time that you can make changes to your health and dental insurance, life insurance, flexible spending accounts, or pre-tax program participation, unless you have a qualified life event during the year.

Group Insurance

Health and Dental Insurance (The health and dental plans are packaged together.)

Health and dental insurance coverage is effective the first of the calendar month following completion of one month of continuous employment.

Alliance Select is a Preferred Provider Organization (PPO).

Alliance Select		Administered by Wellmark Blue Cross and Blue Shield of Iowa
Summary		Comprehensive health care services provided by any health care provider but lower coinsurance if you use network providers.
Preexisting Condition Waiting Period		No preexisting conditions waiting period
Annual deductible		
• Single		\$250
• Family		\$500
		Applies to most services
Coinsurance		In-network: 10%
		Out-of-network: 20%
Out-of-Pocket Maximum		
• Single		\$750
• Family		\$1,500
Annual Maximum		None
Lifetime Maximum		None
Affordable Care Act (ACA) preventive services		Covered at 100% per ACA guidelines. Preventive care from participating providers with Wellmark is not subject to the deductible.
Inpatient Room & Board		In-network: 10% after meeting the deductible
		Out-of-network: 20% after meeting the deductible
Emergency Room		\$100.00 copayment.
Office Visit Exam		In-network: 10%
		Out-of-network: 20% after meeting the deductible
Prescription Drugs		10% after meeting the deductible

Delta Dental Premier		Administered by Delta Dental of Iowa
Annual Maximum Benefit per Member		\$750
Check Ups and Teeth Cleaning		0%
Cavity Repair and Tooth Extractions		50%
Root Canals		50%
Gum and Bone Disease		50% after \$25 deductible
High Cost Restorations		50%
Bridges and Dentures		50% after \$25 deductible
Orthodontics (only for dependents under age 19)		
Coinsurance		20% after \$50 deductible
Lifetime Maximum Benefit per Member		\$1,000

In addition to dental benefits, your dental insurance also includes access to a **vision discount program** through EyeMed Vision Care at no additional cost. You and your family members, enrolled in Delta Dental of Iowa are eligible to receive the discounts.

2015 Monthly Health and Dental Insurance Premiums

Healthy Opportunities Wellness Program: SPOC-covered employees share in the cost of health insurance by paying 20% of the total health insurance premium. SPOC-covered employees can reduce the amount of their health insurance premium contribution by **\$62/month** by participating in the Healthy Opportunities Wellness Program.

Health Insurance Monthly Premiums: Participate in the Healthy Opportunities Wellness Program

Health Insurance	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Employee only	\$386.70	\$368.96	96%	\$17.74	4%
Employee and Spouse	\$791.96	\$690.62	88%	\$101.34	13%
Employee and Child(ren)	\$732.02	\$643.06	89%	\$88.96	12%
Employee, Spouse, and Child(ren)	\$1,186.78	\$1,004.00	85%	\$182.78	15%

Health Insurance Monthly Premiums: Do Not Participate in the Healthy Opportunities Wellness Program

Health Insurance	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Employee only	\$386.70	\$306.96	80%	\$79.74	20%
Employee and Spouse	\$791.96	\$628.62	80%	\$163.34	20%
Employee and Child(ren)	\$732.02	\$581.06	80%	\$150.96	20%
Employee, Spouse, and Child(ren)	\$1,186.78	\$942.00	80%	\$244.78	20%

Dental Insurance Monthly Premiums

	Total Premium	State Share	Percent of Premium	Employee Share	Percent of Premium
Single Coverage	\$31.45	\$31.45	100%	\$0.00	0%
Family Coverage	\$79.09	\$61.09	78%	\$18.00	22%

Life and Long Term Disability Insurance

Life and long term disability insurance coverage is effective the first of the calendar month following completion of one month of continuous employment.

Life Insurance

Basic Life Insurance: The State of Iowa provides basic life insurance in the amount of **\$50,000** to you.

Supplemental Life Insurance: You can purchase supplemental term life insurance at group rates. Cost is based on your age and the amount of supplemental coverage elected. The minimum amount of supplemental life insurance available is \$25,000 and the maximum you can purchase is **\$250,000**.

Accidental Death and Dismemberment Insurance

The State of Iowa provides accidental death and dismemberment insurance that equals basic life insurance plus the elected amount of supplemental life insurance. Included in this benefit is coverage for dismemberment and loss of sight.

Long Term Disability Insurance

The State of Iowa provides you long term disability insurance that provides you a monthly benefit of 60 percent of up to \$60,000 of your annual base earnings.

You must be disabled through your elimination period. The elimination period is the longer of:

- 90 working days (720 work hours) or
- Until all sick leave is exhausted

Time Off Benefits

Vacation

Full-time employees accrue the following number of vacation hours.

Years of service	Annual Accrual Rate	Years of service	Annual Accrual Rate	Years of service	Annual Accrual Rate
1 - 4	80 hours	12 - 19	160 hours	25 or more	200 hours
5 - 11	120 hours	20 - 24	176 hours		

In addition, two unscheduled holidays are added to your vacation accrual.

Employees may convert up to 50 hours of accrued vacation at a rate of two hours of vacation for one hour of sick leave to be placed in the employees' sick leave account. The request for vacation conversion to sick leave may only be made once during each fiscal year.

Sick Leave

At the time of employment, full-time employees accrue the following number of sick leave hours each month.

Sick Leave Balance	Monthly Accrual Rate
0 - 2,000 hours	8 hours
2,000 - 2,500 hours	6 hours
Over 2,500 hours	4 hours

You may use sick leave for medically related disabilities, personal illness, personal medical and dental appointments, for deaths in the immediate family (not to exceed 24 hours (three working days) per occurrence), and temporary emergency care of immediate family members (limited to 5 shifts or 40 hours, whichever is greater, per year.)

Upon retirement, including disability retirement, your accumulated, unused sick leave is converted at your current salary and credited to your account for the purpose of paying the cost of the monthly premiums of a health insurance, dental insurance, and/or life insurance policy.

Holidays

The State of Iowa recognizes nine fixed holidays.

Holiday	Observed on	Holiday	Observed on
New Year's Day	January 1, 2015	Veterans Day	November 11, 2015
Martin Luther King, Jr. Day	January 19, 2015	Thanksgiving	November 26, 2015
Memorial Day	May 25, 2015	Day after Thanksgiving	November 27, 2015
Independence Day	July 3, 2015	Christmas	December 25, 2015
Labor Day	September 7, 2015		

Additional Benefits

Clothing Allowance

Department of Public Safety pays a minimum of \$175.00 semi-annually in December and June for clothing or cleaning existing clothing.

Department of Natural Resources and employees in non-uniformed divisions of the Department of Public Safety have a clothing allowance of \$500.00 per year to be utilized for ordering clothing or cleaning existing clothing.

Employee Assistance Program (EAP)

The EAP provides a confidential assessment, consultation, and referral program to help you and your family deal with personal problems before they affect your health, happiness, or success. Coaching services are also available. EAP services are provided by Employee & Family Resources. Counseling services are limited to three sessions with an EAP counselor per incident.

Employee Discount Programs (EDP)

PerksConnect allows you to save money by offering savings on popular goods and services. **Blue365** provides you discounts and savings on health care resources, healthy living programs, recreation, and travel.

Flexible Spending Accounts

You may defer up to \$2,500 per year for unreimbursed health and dental expenses on a pre-tax basis and up to \$5,000 per year for dependent care expenses on a pre-tax basis. The State pays 100 percent of the administrative cost.

Lactation Rooms on the Capitol Complex

There are eight lactation rooms available for use on the Capitol Complex.

Leave Programs

You may be eligible for leave, with or without pay, with supervisory pre-approval.

Per Diem

A daily per diem allowance of \$9.00 per day is paid to you if work four or more hours on that day.

Wellness

Through the State's wellness program, "Healthy Opportunities," a variety of wellness services are available to you, such as discounts at fitness centers, wellness information, personal health assessment, on-site health screenings, webcasts, and stop-smoking assistance.

Workers' Compensation

If you are injured on the job as a result of your employment, you may be eligible for Workers' Compensation benefits. Payments are determined by the State of Iowa statute.

Retirement

Retirement Investors' Club (RIC)

The Retirement Investors' Club (RIC) is a voluntary retirement savings program that allows you to set aside a portion of your salary to help you supplement the state-sponsored retirement plan and social security benefits. There are no vesting requirements in this program.

While you are participating in RIC, payroll deductions in the amount you choose are taken from your paycheck (pretax or post-tax, at your election) and deposited into your selection of investments in your 457 employee contribution account.

Your cost will depend on the investment(s) you choose. Fees range from 0%-1.59% of your invested assets.

State Match: The State makes pretax match contributions into your selection of investments in your 401a employer match account. The match is \$1 for every \$2 you contribute up to a \$75 monthly maximum.

Iowa Public Employees' Retirement System (IPERS) (Department of Natural Resources SPOC-covered employees)

SPOC-covered employees of the Department of Natural Resources and the State of Iowa contribute a set percentage of your pretax pay to IPERS. The deductions come out of your check automatically.

Contribution rates for protection occupation IPERS members			
	Your contribution	State of Iowa's contribution	Total contribution
July 1, 2014 to June 30, 2015	6.76%	10.14%	16.90%
July 1, 2014 to June 30, 2015	6.56%	9.84%	16.40%

IPERS is a "defined benefit" retirement plan. Being a defined benefit plan means IPERS uses a set formula to calculate your benefits at retirement, providing you with lifetime monthly benefits you can never outlive.

Peace Officers' Retirement, Accident and Disability System (POR) (Department of Public Safety SPOC-covered employees)

SPOC-covered employees of the Department of Public Safety and the State of Iowa contribute a set percentage of your pretax pay to POR. The deductions come out of your check automatically.

Contribution rates for POR members			
	Your contribution	State of Iowa's contribution	Total contribution
July 1, 2014 to June 30, 2015	11.40%	31.00%	42.40%
July 1, 2015 forward	11.40%	33.00%	44.40%

